

Filing at a Glance

Company: State Auto Property and Casualty Insurance Company

Product Name: AR PBY

TOI: 08.0 Ocean Marine

Sub-TOI: 08.0000 Ocean Marine

Filing Type: Form

SERFF Tr Num: STAT-125230767 State: Arkansas

SERFF Status: Closed

Co Tr Num: PC-PBY-2007-567

Co Status:

Authors: Doug Griffith, Barb Wickham

Date Submitted: 07-16-2007

State Tr Num: AR-PC-07-025461

State Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Disposition Date: 07-17-2007

Disposition Status: Exempt from Review

Effective Date Requested (New): 12-30-2007

Effective Date Requested (Renewal): 12-30-2007

Effective Date (New): 12-30-2007

Effective Date (Renewal): 12-30-2007

General Information

Project Name: AR 12-30

Project Number: PC-PBY-2007-567

Reference Organization:

Reference Title:

Filing Status Changed: 07-17-2007

State Status Changed: 07-16-2007

Corresponding Filing Tracking Number:

Filing Description:

This is a rule filing.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

All manual changes have been outlined in the Rate/Rule Filing Schedule.

Company and Contact

Filing Contact Information

Doug Griffith, Supervisor, State Filings

518 E. Broad Street

Columbus, OH 43215

doug.griffith@stateauto.com

(614) 917-5492 [Phone]

(614) 887-1615[FAX]

Filing Company Information

State Auto Property and Casualty Insurance Company

1300 Woodland Ave

CoCode: 25127

Group Code: 175

State of Domicile: Iowa

Company Type: Property and

Casualty

PO Box 66150

West Des Moines, IA 50265-0150

(614) 464-5000 ext. [Phone]

Group Name:

FEIN Number: 57-6010814

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Auto Property and Casualty Insurance Company	\$25.00	07-16-2007	14617538

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07-17-2007	07-17-2007

Disposition

Disposition Date: 07-17-2007

Effective Date (New): 12-30-2007

Effective Date (Renewal): 12-30-2007

Status: Exempt from Review

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers compensation, employers liability, and professional liability insurance are exempted from rate and rule filing and review. (see actual code site for details)

Rate data does NOT apply to filing.

Created by SERFF on 07-17-2007 03:25 PM

Item Type	Item Name	Item Status	Public Access
Supporting Document	AR PBY Transmittal	Accepted for	Yes
		Informational Purposes	
Supporting Document	AR PBY Revised Manual Pages	Accepted for	Yes
		Informational Purposes	

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Satisfied -Name: AR PBY Transmittal

Review Status:

Accepted for Informational 07-17-2007
Purposes

Comments:

Attachment:

AR PBY Transmittal.pdf

Satisfied -Name: AR PBY Revised Manual Pages

Review Status:

Accepted for Informational 07-17-2007
Purposes

Comments:

Attachment:

AR PBY Revised Manual Pages.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">New Business</div> <div style="width: 40%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">Renewal Business</div> <div style="width: 40%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name	Group NAIC #
	State Auto Insurance Companies	175

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	State Auto Property & Casualty Insurance Company	IA	25127	57-6010814	

5. Company Tracking Number	PC-PBY-2007-567
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Doug Griffith 518 E. Broad Street Columbus, OH 43215	Supervisor, State Filings	800.695.9436 (ext. 5492)	614.887.1615	doug.griffith@stateauto.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Doug Griffith

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	08.0 Ocean Marine		
10.	Sub-Type of Insurance (Sub-TOI)	08.0000 Ocean Marine		
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]			
12.	Company Program Title (Marketing title)	Pleasure Boat and Yacht		
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
14.	Effective Date(s) Requested	New:	December 30, 2007	Renewal: December 30, 2007
15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
16.	Reference Organization (if applicable)			
17.	Reference Organization # & Title			
18.	Company's Date of Filing	July 16, 2007		
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PC-PBY-2007-567
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

All manual changes have been outlined in the Rate/Rule Filing Schedule.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: EFT Amount: \$25.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PC-PBY-2007-567
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File and Use
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
State Auto Property & Casualty Insurance Company		N/A	N/A	N/A	N/A		

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	0
7.	Effective Date of last rate revision	12-30-2005
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File and Use

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Page b, Pleasure Boat/Personal Watercraft Eligibility. Removed rule regarding the market value of boats (and motors combined) with a market value of less than \$1,000.	[] New [X] Replacement [] Withdrawn	

PC RRFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	PC-PBY-2007-567
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
02	Page b, Pleasure Boat/Personal Watercraft Eligibility. Type of Watercraft - Miles per hour has been revised from 45 to 70. Added rule regarding risk with more than one boat loss in the past 3 years.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	Page b, Added Personal Watercraft section.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
04	Page e-1, Yacht Eligibility. Removed the rule regarding age of the yacht.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
05	Page e-2, Yacht Eligibility. Type of Watercraft - Miles per hour has been revised from 45 to 55. Revised excess amount from \$50,000 to \$250,000. Added rule regarding length of yachts. Added rule regarding risk with more than one boat loss in the past 3 years.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
06	Page e, Operators-Pleasure Boats, Personal Watercraft and Yachts- Age has been revised from 25 to 21. Experience has been revised from 2 to 1 year. The driving requirements have been revised.	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
07	Pages 1 & 2, Rule 2 Policy Term/Policy Option. Added "Customers Can Pay Online/Credit Card Payments". As a result, the rules which followed have been moved. .	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
08		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
09		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
10		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
11		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
12		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

..Pleasure Boat / Personal Watercraft Eligibility

1. **Type of watercraft - The following vessels are ineligible:**

- a. Amphibicars or amphibious vehicles.
- b. Watercraft with automobile engine conversions (unless factory installed.)
- c. Home built or kit boats.
- d. Marsh boats (Air Propeller boats.)
- e. Submarine type boats.
- f. Watercraft with motors that exceed the boat manufacturer's recommended horsepower for the craft.
- g. Boats over 15 years old, unless accompanied by a recent photo or boat dealer's statement as to condition and value.
- h. Boats exceeding 26 feet in length.
- i. Watercraft for which liability coverages only are desired.

2. **Type of watercraft - The following vessels require prior approval:**

- a. Those craft that have an advertised maximum speed of more than 70 miles per hour and all other watercraft that has an advertised maximum speed of more than 55 miles per hour.
- b. Risks with more than one boat loss in the past 3 years.

3. **Use of watercraft - The following vessels are ineligible:**

- a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
- b. Watercraft held for sale.
- c. Boats stored in unsupervised areas.
- d. Boats operated outside of the following boundaries:
the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

4. **Ownership of watercraft - The following vessels are ineligible.**

Watercraft titled in the name of a business

5. **Personal Watercraft -**

- a. Personal watercraft include but are not limited to jet skis, wet bikes, waverunners and other similar types of watercraft, usually under 12 feet in length.
- b. Exclusions – Liability and physical damage coverages do not apply while any Personal Watercraft described in this policy is engaged in competing, practicing or preparing for any prearranged race, competitive speed or mobility contest or any other racing activity. Please refer to the Racing Exclusion Endorsement.

Operators—Pleasure Boats, excluding Personal Watercraft:

1. **Age** - the principal operator must be at least 21 years of age.
2. **Experience** - the principal operator must have at least two years of experience or equivalent training operating this type and size of watercraft.
3. **Driving Record** - The three-year driving records of all operators in the household are considered. There must be:
 - a. No more than one minor moving violation per individual.
 - b. No more than two minor moving violations per household.
 - c. No major moving violations.
 - d. No more than one at-fault accident per household.
 - e. No operator under 21 years of age with an accident or violation.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

Yacht Eligibility

1. Type of watercraft - The following vessels are ineligible:

- a. Amphibicars or amphibious vehicles.
- b. Watercraft with automobile engine conversions (unless factory installed).
- c. Home built or kit watercraft.
- d. Marsh craft (Air Propeller watercraft).
- e. Submarine type boats.
- f. Yachts with a market value of less than \$5,000.
- g. Craft less than 26'1" in length.
- h. Those for which liability only coverages are desired.

2. Type of watercraft - The following vessels require prior approval:

- a. Yachts with an advertised maximum speed of more than 55 miles per hour.
- b. Yachts with a hull value in excess of \$250,000.
- c. Yachts that exceed 40 feet in length.
- d. Risks with more than one boat loss in the past 3 years.
- e. Houseboats.

3. Use of watercraft - The following vessels are ineligible:

- a. Watercraft chartered, rented to others, or utilized for any commercial or business purpose.
- b. Watercraft held for sale.
- c. Yachts stored in unsupervised areas.
- d. Yachts operated outside of the following boundaries: the inland waters of the forty-eight contiguous states of the U.S., the District of Columbia, the Dominion of Canada, and the Atlantic and Gulf Coastal waters within a 12 mile limit of the coast.

4. Ownership of watercraft - The following are ineligible for liability coverage:

Watercraft titled in the name of a business.

Operators – Pleasure Boats, Personal Watercraft and Yachts

- 1. **Age** - the principal operator must be at least 21 years of age.
- 2. **Experience** - the principal operator must have at least one year of experience in operating a watercraft of similar size or type or proof of completion of a boating safety course.
- 3. **Driving Record** - The three year driving record of all operators in the household are considered. There must be:
 - a. No major violations.
 - b. No more than two minor violations per person.
 - c. No more than two at-fault accidents per person.
 - d. No more than four minor violations/at-fault accidents per household.
 - e. No one under 21 with an at-fault accident.
 - f. No one under 21 with more than one minor violation.

ARKANSAS PLEASURE BOAT AND YACHT MANUAL

RULES

1. Application and policy issuance

- A. The application serves as a combination application and binder. Only one boat may be written per policy.

2. Policy Term/Payment Option

- A. Policies are written on a 12 month term
A full pay policy is also eligible for the E-Pay option..

- B. Electronic Funds Transfer ("E-Pay")

An option available to insureds is to have their payment automatically transferred, on a monthly basis, from their checking account to State Auto electronically. The insured has the option of choosing the date they would like the deduction to take place. The insured will be notified by the company of the initial monthly amount of premium to be transferred, as well as any changes to that amount of one dollar (\$1.00) or more.

This option is available for new and existing business. Once State Auto receives the enrollment form, the insured's policy will be set up for the electronic funds transfer. This option is not available on premium financed policies.

- C. Customers Can Pay Online / Credit Card Payments. Direct bill customers can now make premium payments online at www.stateauto.com. After selecting the option to "Pay Your Policy" customers can make a one-time payment without enrolling in the system or they can enroll in our "Pay Now" program where personal and payment type information is stored to facilitate and expedite future payments. Whether direct bill customers are making a one-time online payment or are enrolled in our "Pay Now" program, they can opt to pay through use of an automated check (ACH payment) or can make payment using a VISA™ or MasterCard™ credit or "pin-less" debit card. Credit card and "pin-less" debit card payments are accepted for all transactions with the exception of the initial downpayment on a policy.

- D. NSF Charge: A \$20 non-sufficient fund fee will be charged on all returned checks

3. Minimum Premium

- A. The minimum premium for Pleasure Boat Policies is \$50.
- B. The minimum premium for Yacht Policies is \$100.
- C. The minimum premium for Personal Watercraft is \$100.

4. Cancellation

If a policy or coverage is canceled, the return premium will be computed on a pro-rata basis. In the event of a cancellation, return premium amounts under \$1.00 will be retained by the company, unless requested by the insured.

5. Optional Coverages

- A. Physical damage coverage for watercraft trailers. Coverage can be purchased for the trailer of subject watercraft.
A \$50 deductible applies towards the Pleasure Boat.
A \$100 deductible applies towards the Yacht.
Rate: \$2 per \$100 of coverage.
- B. Emergency service or towing and labor coverage for disabled watercraft may be provided up to a maximum of \$500.
Rate: \$7 per \$100 of coverage.

**ARKANSAS
PLEASURE BOAT AND YACHT MANUAL**

5. Optional Coverages (Continued)

- C. Sailboat Racing Buy-Back.** Racing coverage for loss or damage to the following sailboat components may be purchased: spars, spinnakers or sails. This option available for pleasure boats only. Attach Sailboats (Racing Buy-Back) Amendatory Endorsement.

Premium: Flat charge of \$10.

- D. Broadened Navigational Territory Limits.** Coverage territory may be extended from 12 statute miles of the coastline to 20 statute miles of the coastline for pleasure boats, and to 50 statute miles of the coastline for yachts.

This coverage may be written only if:

- The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- The captain/owner/operator has previous experience navigating beyond the 12 mile limit.
- The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- The craft is equipped with at least twin engines, is rated for ocean use and is at least 20 feet in length.

Attach the applicable increased navigation territory endorsement

Premium: Pleasure Boats—Flat charge of \$25
Yachts—Flat charge of \$50

- E. Broadened Navigational Territory Limits - Bahamas (Yachts Only)** Coverage territory may be extended from 12 statute miles of the coastline to the Bahama Islands.

This coverage may only be written if:

- The captain/owner/operator is a full-time resident of the state/home port where the insured boat is moored.
- The captain/owner/operator is a member of the U.S. Power Squadron or U.S. Coast Guard Auxiliary, and has successfully completed courses relating to navigation and seamanship.
- The captain/owner/operator has made at least five previous trips to the Bahamas in the last 3 years.
- The craft is equipped with a ship to shore radio, radar, and LORAN equipment.
- Watercraft is at least 28 feet in length.
- The craft is equipped with at least twin engines.

Attach the Increased Navigation Limits - Bahamas Endorsement

Premium: Flat charge of \$150

- F. Additional Insured—Lessor.** Coverage may be added to protect the interest of the lessor, in cases where the insured's watercraft is leased.

Attach the Additional Insured Endorsement

Premium: None